

What are Premium Rewards?

Premium rewards are reductions in health plan premiums for participants in the COVA Care and COVA HealthAware plans who complete certain specific healthy actions within defined time frames. An employee/retiree group participant and their enrolled spouse can reduce their monthly premium by \$17 per month (\$34 for employee/retiree and spouse) if they fulfill the requirements to earn a reward.

Following are the Premium Reward requirements for the July 1, 2018, through June 30, 2019, plan year:

Premium rewards for the plan year starting July 1, 2018, will be available to all employees and non-Medicare retiree group participants and their covered spouses enrolled in the COVA Care or COVA HealthAware Plan. Participants will only have to complete and submit an online Health Risk Assessment, as described below, to receive a Premium Reward. All participants must complete or update and submit the Health Risk Assessment between May 1 and May 15, 2018, to earn a premium reward effective July 1, 2018. If no Health Risk Assessment is completed during this time, any existing premium reward will be terminated on June 30, 2018.

However, COVA Care and COVA HealthAware enrollees, including those who newly enroll during the plan year (employees/retirees and spouse) can earn a reward after July 1 at any time during the plan year if the requirement is met. To complete or update your online health assessment - please follow the steps below:

- Go to www.myactivehealth.com/cova.
- You must answer all questions in each category.
- Once completed, click "Submit Now."
- Keep a copy of the completion screen for your records.
- If you do not have internet access, you may call ActiveHealth at 1-866-938-0349 to complete your HRA over the phone with a customer service representative.

NOTE: You must be active in the ActiveHealth portal to access your Health Assessment. See your Benefits Administrator if you are not in the system.

First time user?

Employees/retirees and eligible spouses will each need to create their own account at www.myactivehealth.com/cova using their ID number. This is available on their health plan ID card (do not include the three-letter prefix) or from your Benefits Administrator. Please note – you must be actively enrolled in COVA Care or COVA HealthAware to be eligible for a reward.

How long will it take for me to get my premium reward?

Your Premium Reward will be effective on July 1, 2018, if you complete your Health Assessment from May 1--15, 2018. Health Assessments submitted before May 1, 2018, will not count towards your new plan year reward. However, if you don't complete the Health Assessment during that time, you can still earn a Premium Reward. The following chart provides a schedule of effective dates based on the completion of the requirement:

Completion Date:	Effective Date
5/16/2018 through 6/15/2018	8/1/2018
6/16/2018 through 7/15/2018	9/1/2018
7/16/2018 through 8/15/2018	10/1/2018
8/16/2018 through 9/15/2018	11/1/2018
9/16/2018 through 10/15/2018	12/1/2018
10/16/2018 through 11/15/2018	1/1/2019
11/16/2018 through 12/15/2018	2/1/2019
12/16/2018 through 1/15/2019	3/1/2019
1/16/2019 through 2/15/2019	4/1/2019
2/16/2019 through 3/15/2019	5/1/2019
3/16/2019 through 4/15/2019	6/1/2019